

## **BENEFITS** *for permanent Town Employees*

### **Health Insurance**

The Town provides health insurance for each eligible employee. The premiums are paid 100% by the Town. Dependent coverage is available and is paid for by the employee. Contact the Human Resources Director for current rates.

The Town's health insurance provider is Well Path. Two plans are offered to choose from. Benefits begin after 30 days of service with the Town.

### **Dental Insurance**

Dental insurance is provided for each eligible Town employee. The Town pays 100% of the employee premium. Dependent coverage is available and is paid for by the employee. Contact the Human Resources Director for current rates.

The Town's dental insurance provider is Ameritas. Benefits begin after 30 days of service with the Town.

### **Vision Insurance**

The Town provides Vision insurance for each eligible employee and the Town pays 100% of the employee premium. Dependent coverage is available and is paid for by the employee. Contact the Human Resources Director for current rates.

The Town's vision insurance provider is VSP. Benefits begin after 30 days of service with the Town.

### **Short-Term Disability**

Short-term disability is offered to employees and paid 100% by the Town. UNUM is the provider and there is a seven day waiting period after which salary is replaced at 66%. The benefit period is up to 26 weeks as determined by the health care provider.

### **Life Insurance**

The Town provides life and accidental death and dismemberment (AD&D), offered by UNUM, for each eligible employee. The amount offered is two times the employee's salary. Dependent life is available at a low cost to the employee.

Additional term, AD&D, and whole life can be purchased by the employee as well. Term and AD&D can be purchased for up to 5 times the amount of the employee's salary.

### **Cafeteria Plan & Flexible Spending Account**

The Town offers a cafeteria plan which allows employees to elect to pay for certain benefits with pre-tax dollars. Employees can use the tax savings to pay for additional benefits or they can simply enjoy the increase in their after tax income. The cafeteria plan includes a flexible spending account administered by P&A Group. FSAs allow employees to create tax free accounts that can be used to pay for medical, dental, and vision expenses, adult and child care costs, individually owned health and disability insurance premiums as well as adoption assistance expenses. The accounts are funded through payroll deductions and the

employee is reimbursed for qualified expenses from the account as they occur.

### **Local Government Employee Retirement System (LGERS)**

The Town participates in the North Carolina Local Government Retirement Plan. Each employee is required to contribute 6% of his or her gross salary towards retirement. The Town contributes 4.85% of the employee's gross salary to the plan for all employees except law enforcement officers who receive a 4.86% contribution from the Town.

### **401(k) Plan**

The Town contributes 5% of the employee's gross salary to the 401(k) plan administered by Prudential. Employees have the option of contributing to the plan through traditional or Roth contributions.

### **Other Benefits**

**Longevity**

**Cost of Living Adjustment**

**Merit**

**Years of Service Awards**

**Education Tuition Reimbursement**

**Uniforms and Safety Shoes for eligible employees**

**Membership at the Knightdale Recreation Center Pool**

### **Holidays**

Employees are granted 11 to 12 paid holidays per year. The Town follows the NC State Government holiday schedule.

### **Vacation**

New employees earn vacation at 6.67 hours per month. This number increases based on years of service.

### **Illness**

Employees earn sick leave at the rate of 8 hours per month.

### **Child Involvement Leave**

The Town encourages involvement in education. Eligible employees may use up to 4 hours annually of paid leave for child involvement activities.

### **Family and Medical Leave (FMLA)**

The Town has a Family and Medical Leave policy based on the Family and Medical Leave Act.

**Military Leave**

**Civil Leave**